

March 16, 2007

PUBLIC NOTICE # 2007-11

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

**The rating factors required by the New Prior Approval Regulations that become effective in April 2007 have been posted on our website at:**  
<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.  
**The rating factors include: Efficiency Standards (expenses other than DCCE); Unearned Premium Reserve Ratios; Loss and LAE Reserve Ratios; and Leverage Factors. This website also includes a copy of the New Regulations.**

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**March 16, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1790	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1791	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1792	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1855	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-1615	0012	AIG PREMIER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE		4.2
07-1758	0012	AIU INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1859	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - LAWYERS	-7.1
07-1759	0012	AMERICAN HOME ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1760	0012	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1828	0012	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	PERSONAL	INLAND MARINE	NEW PROGRAM	SMP-AIGPCG EXCESS COLLECTIONS	0
07-1850	0000	ARAG INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	LEGAL EXPENSE-LEGAL2 PLAN	0
07-1807	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1840	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
07-1832	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210-BUILDERS RISK	
07-1856	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-19.5
07-1843	0000	CAMICO MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - ACCOUNTANTS	-9.1
07-1857	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-19.5

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07-1847	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	61.96
07-1820	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ENTERTAINMENT PRODUCTION	
07-1823	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1808	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1223	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ-LAW FIRMS	0.4
07-1860	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3	0
07-1767	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS 3	0
07-1822	0008	FIRST COLONIAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PREMIUM CREDIT PROPERTY	0
07-1851	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACT REIMBURSEMENT INSURANCE	0
07-1852	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	GAP REIMBURSEMENT INSURANCE	0
07-1812	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1754	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0
07-1777	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-0.2
07-1755	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0
07-1763	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
07-1787	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-0.2
07-1756	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0

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07-1788	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-0.2
07-1757	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0
07-1789	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RATE	NONE	-0.2
07-1224	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ0 LAW FIRMS	0.4
07-1762	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
07-1793	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1836	3495	INFINITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GOOD DRIVER AUTOMOBILE	0
07-1841	3495	INFINITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GOOD DRIVER AUTOMOBILE	
07-1794	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1813	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1800	0111	LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
07-1824	0111	LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
07-1814	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1815	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1816	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1825	0458	LYNDON PROPERTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	SERVICE CONTRACT REIMBURSEME	11
07-1765	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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07-1796	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
07-1826	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	ALLIED LINES	NEW PROGRAM	MARKEL EXCESS FLOOD	0
07-1766	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-1797	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
07-1821	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1817	0140	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	NEW PROGRAM	IDENTITY THEFT	0
07-1818	0140	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	IDENTITY THEFT.	0
07-1798	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE	
07-1853	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-1225	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ-LAW FIRMS	0.4
07-1764	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PEST CONTROL OPERATORS	0
07-1809	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1810	1129	ONEBEACON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-1833	1129	ONEBEACON INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	AND ALTERNATIVE LISTENING	0
07-1795	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1226	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ-LAW FIRMS	0.4
07-1811	1129	PENNSYLVANIA GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1834	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	WELLNESS LIABILITY PURCHASING	0
07-1839	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
07-1848	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOILER AND MACHINERY	
07-1768	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
07-1858	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
07-1786	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GAP	
07-1838	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NON-STANDARD	0
07-1799	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
07-1854	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-1614	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LIQUOR LIABILITY	-4
07-1227	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ-LAW FIRMS	0.4
07-1837	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	TOW TRUCK	0
07-1831	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RATE	NONE	2.8
07-1835	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.4
82	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

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# California Department of Insurance

## Public Notice Filing Errata Report

### March 16, 2007

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-9378	01/12/2007	ACE American Insurance Company	Commercial Other Liability	New Program	Prof Liab-D&O Liability	0.00%
Correct	06-9378	01/12/2007	ACE American Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Prof Liab-D&O Liability	<b>-0.60%</b>
Incorrect	07-1132	02/16/2007	Carolina Casualty Insurance Company	Commercial Other Liability	Rule Change	Prof Liab-Nonprofit Organization Liability	-0.20%
Correct	07-1132	02/16/2007	Carolina Casualty Insurance Company	Commercial Other Liability	<b>Rate</b>	Prof Liab-Nonprofit Organization Liability	-0.20%
Incorrect	07-678	01/26/2007	Great American Alliance Insurance Company	Commercial Burglary and Theft	Rate		-30.50%
Correct	07-678	01/26/2007	Great American Alliance Insurance Company	Commercial Burglary and Theft	Rate		<b>-29.60%</b>
Incorrect	07-679	01/26/2007	Great American Assurance Company	Commercial Burglary and Theft	Rate		-30.50%
Correct	07-679	01/26/2007	Great American Assurance Company	Commercial Burglary and Theft	Rate		<b>-29.60%</b>
Incorrect	07-680	01/26/2007	Great American Insurance Company	Commercial Burglary and Theft	Rate		-30.50%
Correct	07-680	01/26/2007	Great American Insurance Company	Commercial Burglary and Theft	Rate		<b>-29.60%</b>
Incorrect	07-681	01/26/2007	Great American Insurance Company of New York	Commercial Burglary and Theft	Rate		-30.50%
Correct	07-681	01/26/2007	Great American Insurance Company of New York	Commercial Burglary and Theft	Rate		<b>-29.60%</b>
Incorrect	07-57	01/12/2007	Sentry Select Insurance Company	Commercial Burglary and Theft	Both Rate and Form		-17.40%
Correct	07-57	01/12/2007	Sentry Select Insurance Company	Commercial Burglary and Theft	Both Rate and Form		<b>-8.70%</b>
Incorrect	06-9379	01/12/2007	Westchester Fire Insurance Company	Commercial Other Liability	New Program	Prof Liab-D&O Liability	0.00%
Correct	06-9379	01/12/2007	Westchester Fire Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Prof Liab-D&O Liability	<b>-0.60%</b>

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